

INSTITUTION: 0000000024 - 1 US BANK, N.A.

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D			
	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D							
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number
IL/MCLEAN COUNTY/0001.02														
LOANS ORIGINATED	1	142	6	614	2	204					3	377		
APPROVED, NOT ACCEPTED					2	210					1	86		
APP DENIED					1	124								
APP WITHDRAWN			1	55										
FILES CLOSED FOR INCOMPLETENESS	1	116	1	119										
IL/MCLEAN COUNTY/0001.04														
LOANS ORIGINATED			7	768	9	1356					1	116		
APPROVED, NOT ACCEPTED			1	58	1	173					1	58		
APP DENIED					1	193								
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	200								
IL/MCLEAN COUNTY/0001.05														
LOANS ORIGINATED					3	543								
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN			1	248										
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0003.01														
LOANS ORIGINATED			3	403	1	100					1	238		
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	124								
IL/MCLEAN COUNTY/0003.02														
LOANS ORIGINATED			2	256	1	71					1	180		
APPROVED, NOT ACCEPTED					1	71								
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0004.00														
LOANS ORIGINATED	1	128												
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings	Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional										
	A		B										
	Number	\$000's	Number	\$000's			Number	\$000's				Number	\$000's
IL/MCLEAN COUNTY/0005.01													
LOANS ORIGINATED	1	89											
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS	1	140											
IL/MCLEAN COUNTY/0005.02													
LOANS ORIGINATED					1	109							
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0005.04													
LOANS ORIGINATED	1	166	1	98	4	443							
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0005.05													
LOANS ORIGINATED			3	404	2	335					2	181	
APPROVED, NOT ACCEPTED			6	777									
APP DENIED													
APP WITHDRAWN			1	226									
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0011.01													
LOANS ORIGINATED	3	436	5	481	3	287							
APPROVED, NOT ACCEPTED													
APP DENIED					3	440							
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0011.03													
LOANS ORIGINATED			2	523	2	380							
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

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	Home Purchase Loans				Refinancings	Home Improvement Loans								
	FHA, FSA/RHS & VA		Conventional											
	A		B											
	Number	\$000's	Number	\$000's			Number	\$000's				Number	\$000's	Number
IL/MCLEAN COUNTY/0011.04														
LOANS ORIGINATED	1	104	4	649	7	1251								
APPROVED, NOT ACCEPTED	1	182	2	143	2	275								
APP DENIED			1	200	1	231								
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS			1	156										
IL/MCLEAN COUNTY/0012.00														
LOANS ORIGINATED	1	94	1	124	1	171								
APPROVED, NOT ACCEPTED														
APP DENIED														
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0013.03														
LOANS ORIGINATED			1	104	2	155					2	189		
APPROVED, NOT ACCEPTED			1	104							1	104		
APP DENIED			1	63							1	63		
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS					1	130					1	130		
IL/MCLEAN COUNTY/0014.01														
LOANS ORIGINATED	4	562	1	126	3	323								
APPROVED, NOT ACCEPTED					1	136								
APP DENIED	1	176			2	313								
APP WITHDRAWN	1	51												
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0014.02														
LOANS ORIGINATED			2	408										
APPROVED, NOT ACCEPTED					1	216								
APP DENIED					1	224								
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
IL/MCLEAN COUNTY/0017.00														
LOANS ORIGINATED			1	64	1	78								
APPROVED, NOT ACCEPTED														
APP DENIED			1	125	1	88					1	88		
APP WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

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	Home Purchase Loans				Refinancings	Home Improvement Loans					
	FHA, FSA/RHS & VA		Conventional								
	A		B		C		D				
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's			
IL/MCLEAN COUNTY/0018.00											
LOANS ORIGINATED	1	128			2	306					
APPROVED, NOT ACCEPTED											
APP DENIED											
APP WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/MCLEAN COUNTY/0019.01											
LOANS ORIGINATED					3	231					
APPROVED, NOT ACCEPTED					2	158					
APP DENIED			1	63	1	131			2	194	
APP WITHDRAWN	1	104									
FILES CLOSED FOR INCOMPLETENESS											
IL/MCLEAN COUNTY/0019.02											
LOANS ORIGINATED					1	72					
APPROVED, NOT ACCEPTED											
APP DENIED											
APP WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/MCLEAN COUNTY/0020.01											
LOANS ORIGINATED	2	159	1	86							
APPROVED, NOT ACCEPTED											
APP DENIED			1	91							
APP WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS	1	91									
IL/MCLEAN COUNTY/0021.01											
LOANS ORIGINATED	1	166									
APPROVED, NOT ACCEPTED											
APP DENIED			2	85						2	85
APP WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											
IL/MCLEAN COUNTY/0021.02											
LOANS ORIGINATED					1	150					
APPROVED, NOT ACCEPTED					1	153					
APP DENIED											
APP WITHDRAWN											
FILES CLOSED FOR INCOMPLETENESS											

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	Home Purchase Loans				Refinancings	Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D						
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					
IL/MCLEAN COUNTY/0051.00													
LOANS ORIGINATED			6	1688	13	2930							
APPROVED, NOT ACCEPTED					1	283							
APP DENIED					1	68							
APP WITHDRAWN			1	52									
FILES CLOSED FOR INCOMPLETENESS					1	154							
IL/MCLEAN COUNTY/0052.01													
LOANS ORIGINATED													
APPROVED, NOT ACCEPTED													
APP DENIED			1	24								1	24
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0052.02													
LOANS ORIGINATED	1	99	3	261									
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0053.01													
LOANS ORIGINATED			1	170									
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0053.02													
LOANS ORIGINATED			1	84									
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0054.00													
LOANS ORIGINATED	2	286	2	300	5	831							
APPROVED, NOT ACCEPTED					1	120							
APP DENIED	1	64			1	84							
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													

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	Home Purchase Loans				Refinancings	Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D						
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's					Number
IL/MCLEAN COUNTY/0055.01													
LOANS ORIGINATED			1	130	3	299							
APPROVED, NOT ACCEPTED													
APP DENIED					1	82							
APP WITHDRAWN	1	243											
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0055.02													
LOANS ORIGINATED					3	305							
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0056.01													
LOANS ORIGINATED					1	152							
APPROVED, NOT ACCEPTED													
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0056.02													
LOANS ORIGINATED					1	136							
APPROVED, NOT ACCEPTED					3	371							
APP DENIED					1	119							
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
IL/MCLEAN COUNTY/0057.00													
LOANS ORIGINATED	3	308	1	175	2	436							
APPROVED, NOT ACCEPTED			2	176									
APP DENIED													
APP WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
MSA/MD(TOTAL)													
LOANS ORIGINATED	23	2867	55	7916	77	11654				10	1281		
APPROVED, NOT ACCEPTED	1	182	12	1258	16	2166				3	248		
APP DENIED	2	240	8	651	15	2097				4	345	3	109
APP WITHDRAWN	3	398	4	581									
FILES CLOSED FOR INCOMPLETENESS	3	347	2	275	4	608				1	130		

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	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A		B												
	Number		\$000's					C				D		E	
Number		\$000's		Number		\$000's		Number		\$000's		Number		\$000's	
INVALID GEOGRAPHIC IDENTIFIERS 2/ LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS															
SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES															
LOANS ORIGINATED	6150	809468	9920	1456261	12872	2365566	73	9687	88	164724	2679	521266	4596	339730	
APPROVED, NOT ACCEPTED	513	66455	2747	333156	1871	358148	11	1686			447	79705	1982	133885	
APP DENIED	1102	156879	12361	949768	4363	785617	34	4048			1420	195471	12004	747145	
APP WITHDRAWN	200	23273	259	56048	959	197418	2	281			168	51926	79	9743	
FILES CLOSED FOR INCOMPLETENESS	96	10160	1153	82552	578	86419	4	474			120	15733	1242	78289	
INVALID MSA/MD NUMBERS 2/ LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS															

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	Home Purchase Loans				Refinancings		Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0001.04			8	1197	3	451					1	58					
IL/MCLEAN COUNTY/0003.01			3	283							1	50					
IL/MCLEAN COUNTY/0003.02			2	334	1	221											
IL/MCLEAN COUNTY/0004.00			1	202	1	155											
IL/MCLEAN COUNTY/0005.04			2	208													
IL/MCLEAN COUNTY/0005.05			12	2299	6	1377											
IL/MCLEAN COUNTY/0011.01			4	557	1	160					1	114					
IL/MCLEAN COUNTY/0011.03			2	285													
IL/MCLEAN COUNTY/0011.04			7	1277	3	524											
IL/MCLEAN COUNTY/0013.01					1	89											
IL/MCLEAN COUNTY/0013.02					1	104											
IL/MCLEAN COUNTY/0013.03			4	727													
IL/MCLEAN COUNTY/0014.01					3	222											
IL/MCLEAN COUNTY/0014.02			5	1005	2	547											
IL/MCLEAN COUNTY/0016.00			4	934	1	343											
IL/MCLEAN COUNTY/0018.00			7	1192	2	270											
IL/MCLEAN COUNTY/0019.01			2	178													
IL/MCLEAN COUNTY/0020.01			1	79													
IL/MCLEAN COUNTY/0021.01			1	275													
IL/MCLEAN COUNTY/0021.02			1	187													
IL/MCLEAN COUNTY/0051.00			9	2435	4	849											
IL/MCLEAN COUNTY/0052.02					1	129											
IL/MCLEAN COUNTY/0053.01			1	156	2	475											
IL/MCLEAN COUNTY/0054.00			5	1127	2	464											
IL/MCLEAN COUNTY/0055.02			1	184													
IL/MCLEAN COUNTY/0056.01					1	81											
IL/MCLEAN COUNTY/0056.02			1	86	1	92											

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0057.00			1	129	1	412								
MSA/MD (TOTAL)			84	15336	37	6965					3	222		
INVALID GEOGRAPHIC IDENTIFIERS 2/														

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SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

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	Home Purchase Loans				Refinancings		Home Improvement Loans		Loans on Dwellings For 5 or More Families		Nonoccupant Loans From Columns A, B, C & D		Loans on Manufactured Home Dwellings From Columns A,B,C & D	
	FHA, FSA/RHS & VA		Conventional											
	A		B		C		D		E		F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
INVALID MSA/MD NUMBERS 2/	15385	2121915	23150	4541627	20311	4274831	3	474			4649	889787	2043	218493

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BORROWER OR CENSUS TRACT CHARACTERISTICS	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
BORROWER CHARACTERISTICS																		
RACE 5/																		
AMERICAN INDIAN/ALASKA NATIVE																		
ASIAN					5	1182												
BLACK OR AFRICAN AMERICAN					4	558												
NAT HAWAIIAN/OTHER PACIFIC ISLND																		
WHITE			30	3941	85	13068											2	234
2 OR MORE MINORITY RACES																		
JOINT (WHITE/MINORITY RACE)					1	245												
RACE NOT AVAILABLE 6/			3	317	116	21644												
ETHNICITY 7/																		
HISPANIC OR LATINO					2	176												
NOT HISPANIC OR LATINO			30	3941	93	14877											2	234
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																		
ETHNICITY NOT AVAILABLE 6/			3	317	116	21644												
MINORITY STATUS 8/																		
WHITE NON-HISPANIC			30	3941	83	12892											2	234
OTHERS, INCLUDING HISPANIC					12	2161												
INCOME 9/																		
LESS THAN 50% OF MSA/MD MEDIAN			2	185	7	555												
50-79% OF MSA/MD MEDIAN			11	1328	22	2382											2	234
80-99% OF MSA/MD MEDIAN			6	792	8	1190												
100-119% OF MSA/MD MEDIAN			6	851	19	2627												
120% OR MORE OF MSA/MD MEDIAN			6	892	41	8670												
INCOME NOT AVAILABLE 6/			2	210	114	21273												
CENSUS TRACT CHARACTERISTICS 10/																		
RACIAL/ETHNIC COMPOSITION 11/																		
LESS THAN 10% MINORITY			16	2052	87	17373												
10-19% MINORITY			12	1464	83	12838											2	234
20-49% MINORITY			5	742	41	6486												
50-79% MINORITY																		
80-100% MINORITY																		
INCOME 12/ 13/																		
LOW INCOME																		
MODERATE INCOME			8	1056	47	6866												
MIDDLE INCOME			22	2740	81	12188											2	234
UPPER INCOME			3	462	83	17643												
TOTAL 14/			33	4258	211	36697											2	234

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #	FIRST LIEN #	JUNIOR LIEN #
NO REPORTED PRICING DATA 15/			28		96												2	
REPORTED PRICING DATA			3		1													
PERCENTAGE POINTS ABOVE TREASURY: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
3 - 3.99		NA	2	NA	1	NA		NA		NA		NA		NA		NA		NA
4 - 4.99		NA	1	NA		NA		NA		NA		NA		NA		NA		NA
5 - 5.99																		
6 - 6.99																		
7 - 7.99																		
8 - 8.99																		
9 - 9.99																		
10 OR MORE																		
MEAN			3.69		3.16													
MEDIAN			3.44		3.16													
HOEPA LOANS 17/																		

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PRICING INFORMATION	FANNIE MAE		GINNIE MAE		FREDDIE MAC		FARMER MAC		PRIVATE SECURITI- ZATION		COMMERCIAL BANK, SAVINGS BANK, OR SAVING ASSOC		INSURANCE CO, CREDIT UNION, MORTGAGE BK, OR FINANCE CO		AFFILIATE OF INSTITUTION		OTHER PURCHASER	
	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S	FIRST LIEN \$000'S	JUNIOR LIEN \$000'S
NO REPORTED PRICING DATA 15/			3717		15352												234	
REPORTED PRICING DATA			331		72													
PERCENTAGE POINTS ABOVE TREASURY: ONLY INCLUDES LOANS WITH APR ABOVE THE THRESHOLD 16/																		
3 - 3.99		NA	195	NA	72	NA		NA		NA		NA		NA		NA		NA
4 - 4.99		NA	136	NA		NA		NA		NA		NA		NA		NA		NA
5 - 5.99																		
6 - 6.99																		
7 - 7.99																		
8 - 8.99																		
9 - 9.99																		
10 OR MORE																		
MEAN 30/			3.78		3.16													
MEDIAN 31/			3.44		3.16													
HOEPA LOANS 17/																		

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)	1	167	1	167								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	167	1	167								
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	29	3517	21	2593	1	182	2	240	2	155	3	347
MALE	10	1133	8	1018			1	64	1	51		
FEMALE	6	704	4	460					1	104	1	140
JOINT (MALE/FEMALE)	13	1680	9	1115	1	182	1	176			2	207
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	243							1	243		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	243							1	243		
RACE NOT AVAILABLE (TOTAL) 6/	1	107	1	107								
MALE	1	107	1	107								
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	31	3927	22	2760	1	182	2	240	3	398	3	347
MALE	10	1133	8	1018			1	64	1	51		
FEMALE	6	704	4	460					1	104	1	140
JOINT (MALE/FEMALE)	15	2090	10	1282	1	182	1	176	1	243	2	207
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	107	1	107								
MALE	1	107	1	107								
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	29	3517	21	2593	1	182	2	240	2	155	3	347
MALE	10	1133	8	1018			1	64	1	51		
FEMALE	6	704	4	460					1	104	1	140
JOINT (MALE/FEMALE)	13	1680	9	1115	1	182	1	176			2	207
OTHERS, INCLUDING HISPANIC (TOTAL)	2	410	1	167					1	243		
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	410	1	167					1	243		
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	3	314	2	174							1	140
50-79% OF MSA/MD MEDIAN	14	1534	11	1288					2	155	1	91
80-99% OF MSA/MD MEDIAN	4	490	4	490								
100-119% OF MSA/MD MEDIAN	6	978	2	313	1	182	2	240	1	243		
120% OR MORE OF MSA/MD MEDIAN	5	718	4	602							1	116
INCOME NOT AVAILABLE 6/												
TOTAL 14/	32	4034	23	2867	1	182	2	240	3	398	3	347

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	6	1080	3	746	2	178					1	156
MALE												
FEMALE	5	757	2	423	2	178					1	156
JOINT (MALE/FEMALE)	1	323	1	323								
BLACK OR AFRICAN AMERICAN (TOTAL)	2	158	2	158								
MALE												
FEMALE	1	64	1	64								
JOINT (MALE/FEMALE)	1	94	1	94								
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	71	9210	49	6837	9	1022	8	651	4	581	1	119
MALE	20	2838	15	2446	3	266	2	126				
FEMALE	19	2156	15	1814	2	118	2	224				
JOINT (MALE/FEMALE)	32	4216	19	2577	4	638	4	301	4	581	1	119
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	2	233	1	175	1	58						
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	175	1	175								

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	78	10332	54	7741	10	1084	8	651	4	581	2	275
MALE	20	2838	15	2446	3	266	2	126				
FEMALE	25	2977	18	2301	4	296	2	224			1	156
JOINT (MALE/FEMALE)	33	4517	21	2994	3	522	4	301	4	581	1	119
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)	1	116			1	116						
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	116			1	116						
ETHNICITY NOT AVAILABLE (TOTAL) 6/	2	233	1	175	1	58						
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	175	1	175								
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	70	9094	49	6837	8	906	8	651	4	581	1	119
MALE	20	2838	15	2446	3	266	2	126				
FEMALE	19	2156	15	1814	2	118	2	224				
JOINT (MALE/FEMALE)	31	4100	19	2577	3	522	4	301	4	581	1	119
OTHERS, INCLUDING HISPANIC (TOTAL)	9	1354	5	904	3	294					1	156
MALE												
FEMALE	6	821	3	487	2	178					1	156
JOINT (MALE/FEMALE)	3	533	2	417	1	116						
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	12	890	10	803			2	87				
50-79% OF MSA/MD MEDIAN	19	2006	13	1365	2	176	2	291	1	55	1	119
80-99% OF MSA/MD MEDIAN	6	843	4	676			2	167				
100-119% OF MSA/MD MEDIAN	15	1931	8	1143	4	321	1	63	1	248	1	156
120% OR MORE OF MSA/MD MEDIAN	29	5011	20	3929	6	761	1	43	2	278		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	81	10681	55	7916	12	1258	8	651	4	581	2	275

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	2	297					1	167			1	130
MALE	2	297					1	167			1	130
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	4	794	3	663			1	131				
MALE	1	227	1	227								
FEMALE												
JOINT (MALE/FEMALE)	3	567	2	436			1	131				
BLACK OR AFRICAN AMERICAN (TOTAL)	4	579	3	464			1	115				
MALE	1	278	1	278								
FEMALE												
JOINT (MALE/FEMALE)	3	301	2	186			1	115				
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	100	14414	69	10086	16	2166	12	1684			3	478
MALE	22	3271	11	1612	6	964	5	695				
FEMALE	21	2648	14	1610	5	683	1	231			1	124
JOINT (MALE/FEMALE)	57	8495	44	6864	5	519	6	758			2	354
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	245	1	245								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	245	1	245								
RACE NOT AVAILABLE (TOTAL) 6/	1	196	1	196								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	3	362	2	176			1	186				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	362	2	176			1	186				
NOT HISPANIC OR LATINO (TOTAL)	108	15967	74	11282	16	2166	14	1911			4	608
MALE	26	4073	13	2117	6	964	6	862			1	130
FEMALE	21	2648	14	1610	5	683	1	231			1	124
JOINT (MALE/FEMALE)	61	9246	47	7555	5	519	7	818			2	354
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	196	1	196								
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	97	14052	67	9910	16	2166	11	1498			3	478
MALE	22	3271	11	1612	6	964	5	695				
FEMALE	21	2648	14	1610	5	683	1	231			1	124
JOINT (MALE/FEMALE)	54	8133	42	6688	5	519	5	572			2	354
OTHERS, INCLUDING HISPANIC (TOTAL)	14	2277	9	1548			4	599			1	130
MALE	4	802	2	505			1	167			1	130
FEMALE												
JOINT (MALE/FEMALE)	10	1475	7	1043			3	432				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	9	831	6	554	1	71	2	206				
50-79% OF MSA/MD MEDIAN	23	2726	16	1858	3	353	4	515				
80-99% OF MSA/MD MEDIAN	14	1906	7	1033	2	198	3	421			2	254
100-119% OF MSA/MD MEDIAN	24	3345	17	2197	4	686	2	308			1	154
120% OR MORE OF MSA/MD MEDIAN	38	7173	31	6012	4	599	2	362			1	200
INCOME NOT AVAILABLE 6/	4	544			2	259	2	285				
TOTAL 14/	112	16525	77	11654	16	2166	15	2097			4	608

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	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	1	130									1	130
MALE	1	130									1	130
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)	1	131					1	131				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	131					1	131				
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	15	1685	10	1281	2	190	3	214				
MALE	12	1377	9	1165	1	86	2	126				
FEMALE												
JOINT (MALE/FEMALE)	3	308	1	116	1	104	1	88				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/	1	58			1	58						
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	17	1946	10	1281	2	190	4	345			1	130
MALE	13	1507	9	1165	1	86	2	126			1	130
FEMALE												
JOINT (MALE/FEMALE)	4	439	1	116	1	104	2	219				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/	1	58			1	58						
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	15	1685	10	1281	2	190	3	214				
MALE	12	1377	9	1165	1	86	2	126				
FEMALE												
JOINT (MALE/FEMALE)	3	308	1	116	1	104	1	88				
OTHERS, INCLUDING HISPANIC (TOTAL)	2	261					1	131			1	130
MALE	1	130									1	130
FEMALE												
JOINT (MALE/FEMALE)	1	131					1	131				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	176	1	113			1	63				
50-79% OF MSA/MD MEDIAN	3	289	2	201			1	88				
80-99% OF MSA/MD MEDIAN	1	130									1	130
100-119% OF MSA/MD MEDIAN	1	63					1	63				
120% OR MORE OF MSA/MD MEDIAN	11	1346	7	967	3	248	1	131				
INCOME NOT AVAILABLE 6/												
TOTAL 14/	18	2004	10	1281	3	248	4	345			1	130

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Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	3	109					3	109				
MALE												
FEMALE	1	24					1	24				
JOINT (MALE/FEMALE)	2	85					2	85				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

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Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	3	109					3	109				
MALE												
FEMALE	1	24					1	24				
JOINT (MALE/FEMALE)	2	85					2	85				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	3	109					3	109				
MALE												
FEMALE	1	24					1	24				
JOINT (MALE/FEMALE)	2	85					2	85				
OTHERS, INCLUDING HISPANIC (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	24					1	24				
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	1	42					1	42				
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	1	43					1	43				
INCOME NOT AVAILABLE 6/												
TOTAL 14/	3	109					3	109				

DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	2	207	1	67							1	140
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	107	1	107								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	207	1	67							1	140
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	107	1	107								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	207	1	67							1	140
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	14	1534	11	1288					2	155	1	91
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	14	1534	11	1288					2	155	1	91
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	14	1534	11	1288					2	155	1	91
OTHERS, INCLUDING HISPANIC												

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	4	490	4	490								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	4	490	4	490								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	490	4	490								
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	5	735	2	313	1	182	2	240				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	243							1	243		
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	978	2	313	1	182	2	240	1	243		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	735	2	313	1	182	2	240				
OTHERS, INCLUDING HISPANIC	1	243							1	243		

DISCLOSURE TABLE 5-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	167	1	167								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	4	551	3	435							1	116
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	5	718	4	602							1	116
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	4	551	3	435							1	116
OTHERS, INCLUDING HISPANIC	1	167	1	167								
TOTAL 14/	32	4034	23	2867	1	182	2	240	3	398	3	347

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	64	1	64								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	11	826	9	739			2	87				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	12	890	10	803			2	87				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	11	826	9	739			2	87				
OTHERS, INCLUDING HISPANIC	1	64	1	64								
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	1	94	1	94								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	17	1737	11	1096	2	176	2	291	1	55	1	119
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	175	1	175								
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	18	1831	12	1190	2	176	2	291	1	55	1	119
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	175	1	175								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	17	1737	11	1096	2	176	2	291	1	55	1	119
OTHERS, INCLUDING HISPANIC	1	94	1	94								

DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	200	1	200								
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	5	643	3	476			2	167				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	6	843	4	676			2	167				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	643	3	476			2	167				
OTHERS, INCLUDING HISPANIC	1	200	1	200								
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	4	557	1	223	2	178					1	156
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	11	1374	7	920	2	143	1	63	1	248		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	14	1815	8	1143	3	205	1	63	1	248	1	156
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	1	116			1	116						
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	1258	7	920	1	27	1	63	1	248		
OTHERS, INCLUDING HISPANIC	5	673	1	223	3	294					1	156

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	323	1	323								
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	27	4630	19	3606	5	703	1	43	2	278		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	58			1	58						
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	28	4953	20	3929	5	703	1	43	2	278		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	58			1	58						
MINORITY STATUS 8/												
WHITE NON-HISPANIC	27	4630	19	3606	5	703	1	43	2	278		
OTHERS, INCLUDING HISPANIC	1	323	1	323								
TOTAL 14/	81	10681	55	7916	12	1258	8	651	4	581	2	275

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	9	831	6	554	1	71	2	206				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	9	831	6	554	1	71	2	206				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	831	6	554	1	71	2	206				
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	23	2726	16	1858	3	353	4	515				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	76	1	76								
NOT HISPANIC OR LATINO	22	2650	15	1782	3	353	4	515				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	22	2650	15	1782	3	353	4	515				
OTHERS, INCLUDING HISPANIC	1	76	1	76								

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	2	297					1	167			1	130
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	11	1413	6	837	2	198	2	254			1	124
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	196	1	196								
ETHNICITY 7/												
HISPANIC OR LATINO	1	186					1	186				
NOT HISPANIC OR LATINO	12	1524	6	837	2	198	2	235			2	254
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	196	1	196								
MINORITY STATUS 8/												
WHITE NON-HISPANIC	10	1227	6	837	2	198	1	68			1	124
OTHERS, INCLUDING HISPANIC	3	483					2	353			1	130
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN	2	223	1	108			1	115				
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	22	3122	16	2089	4	686	1	193			1	154
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	100	1	100								
NOT HISPANIC OR LATINO	23	3245	16	2097	4	686	2	308			1	154
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	21	3022	15	1989	4	686	1	193			1	154
OTHERS, INCLUDING HISPANIC	3	323	2	208			1	115				

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	4	794	3	663			1	131				
BLACK OR AFRICAN AMERICAN	2	356	2	356								
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	31	5778	25	4748	4	599	1	231			1	200
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	245	1	245								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	38	7173	31	6012	4	599	2	362			1	200
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	31	5778	25	4748	4	599	1	231			1	200
OTHERS, INCLUDING HISPANIC	7	1395	6	1264			1	131				
TOTAL 14/	112	16525	77	11654	16	2166	15	2097			4	608

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	2	176	1	113			1	63				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	176	1	113			1	63				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	176	1	113			1	63				
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	3	289	2	201			1	88				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	289	2	201			1	88				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	289	2	201			1	88				
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	1	130									1	130
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	130									1	130
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	1	130									1	130
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	63					1	63				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	63					1	63				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	63					1	63				
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN	1	131					1	131				
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	9	1157	7	967	2	190						
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/	1	58			1	58						
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	10	1288	7	967	2	190	1	131				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/	1	58			1	58						
MINORITY STATUS 8/												
WHITE NON-HISPANIC	9	1157	7	967	2	190						
OTHERS, INCLUDING HISPANIC	1	131					1	131				
TOTAL 14/	18	2004	10	1281	3	248	4	345			1	130

DISCLOSURE TABLE 5-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	24					1	24				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	24					1	24				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	24					1	24				
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	42					1	42				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	42					1	42				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	42					1	42				
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

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Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	43					1	43				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	43					1	43				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	43					1	43				
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	3	109					3	109				

DISCLOSURE TABLE 7-1: DISPOSITION OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

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Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	11	1350	9	1043			1	64	1	243		
10-19% MINORITY	15	1895	10	1262	1	182			1	104	3	347
20-49% MINORITY	6	789	4	562			1	176	1	51		
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	8	1059	5	728			1	176	2	155		
MIDDLE INCOME	22	2689	17	2035			1	64	1	243	3	347
UPPER INCOME	2	286	1	104	1	182						
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	270	1	166					1	104		
20-49% MINORITY	6	789	4	562			1	176	1	51		
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	11	1350	9	1043			1	64	1	243		
10-19% MINORITY	11	1339	8	992							3	347
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	286	1	104	1	182						
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	32	4034	23	2867	1	182	2	240	3	398	3	347

DISCLOSURE TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

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Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	23	3840	18	3340	2	176	1	24	2	300		
10-19% MINORITY	47	5366	27	3159	9	1024	7	627	2	281	2	275
20-49% MINORITY	11	1475	10	1417	1	58						
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	17	1560	10	1062	2	162	5	336				
MIDDLE INCOME	35	4146	30	3705	2	176	1	91	1	55	1	119
UPPER INCOME	29	4975	15	3149	8	920	2	224	3	526	1	156
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	8	608	2	168	1	104	5	336				
20-49% MINORITY	9	952	8	894	1	58						
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	12	1420	10	1244	2	176						
10-19% MINORITY	21	2203	18	1938			1	91	1	55	1	119
20-49% MINORITY	2	523	2	523								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	11	2420	8	2096			1	24	2	300		
10-19% MINORITY	18	2555	7	1053	8	920	1	200	1	226	1	156
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	81	10681	55	7916	12	1258	8	651	4	581	2	275

DISCLOSURE TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

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Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	47	7939	35	6218	6	990	5	577			1	154
10-19% MINORITY	45	5512	28	3377	8	867	7	1014			2	254
20-49% MINORITY	20	3074	14	2059	2	309	3	506			1	200
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	30	3737	19	2215	4	467	5	725			2	330
MIDDLE INCOME	46	5866	31	4121	7	772	7	849			1	124
UPPER INCOME	36	6922	27	5318	5	927	3	523			1	154
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	12	1043	7	536	2	158	2	219			1	130
20-49% MINORITY	18	2694	12	1679	2	309	3	506			1	200
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	25	3412	18	2636	4	491	3	285				
10-19% MINORITY	19	2074	11	1105	3	281	4	564			1	124
20-49% MINORITY	2	380	2	380								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	22	4527	17	3582	2	499	2	292			1	154
10-19% MINORITY	14	2395	10	1736	3	428	1	231				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	112	16525	77	11654	16	2166	15	2097			4	608

DISCLOSURE TABLE 7-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

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Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY												
10-19% MINORITY	16	1830	9	1165	2	190	4	345			1	130
20-49% MINORITY	2	174	1	116	1	58						
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	10	942	3	305	2	162	4	345			1	130
MIDDLE INCOME	6	881	5	795	1	86						
UPPER INCOME	2	181	2	181								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	8	768	2	189	1	104	4	345			1	130
20-49% MINORITY	2	174	1	116	1	58						
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	6	881	5	795	1	86						
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	181	2	181								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	18	2004	10	1281	3	248	4	345			1	130

DISCLOSURE TABLE 7-7: DISPOSITION OF APPLICATIONS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

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Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1	24					1	24				
10-19% MINORITY	2	85					2	85				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2	85					2	85				
MIDDLE INCOME												
UPPER INCOME	1	24					1	24				
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	85					2	85				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1	24					1	24				
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	3	109					3	109				

DISCLOSURE TABLE 8-1: REASONS FOR DENIAL OF APPLICATIONS FOR FHA, FSA/RHS, AND VA HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2008

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Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE																				
					1	50		1	50										2	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO																				
					1	50		1	50										2	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC																				
					1	50		1	50										2	100
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE																				
								1	100										1	100
FEMALE																				
JOINT (MALE/FEMALE)																				
					1	100													1	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN																				
50-79% OF MSA/MD MEDIAN																				
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN																				
					1	50		1	50										2	100
120% OR MORE OF MSA/MD MEDIAN																				
INCOME NOT AVAILABLE 6/																				

DISCLOSURE TABLE 8-2: REASONS FOR DENIAL OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2008

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Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE	4	44			2	22	3	33											9	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	4	44			2	22	3	33											9	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	4	44			2	22	3	33											9	100
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE	1	50					1	50											2	100
FEMALE	2	67			1	33													3	100
JOINT (MALE/FEMALE)	1	25			1	25	2	50											4	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	2	67			1	33													3	100
50-79% OF MSA/MD MEDIAN	2	100																	2	100
80-99% OF MSA/MD MEDIAN					1	50	1	50											2	100
100-119% OF MSA/MD MEDIAN							1	100											1	100
120% OR MORE OF MSA/MD MEDIAN							1	100											1	100
INCOME NOT AVAILABLE 6/																				

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Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE							1	100											1	100
ASIAN					1	100													1	100
BLACK OR AFRICAN AMERICAN							1	100											1	100
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE	4	33	1	8	3	25	4	33											12	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO	1	100																	1	100
NOT HISPANIC OR LATINO	3	21	1	7	4	29	6	43											14	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	3	27	1	9	3	27	4	36											11	100
OTHERS, INCL. HISPANIC	1	25			1	25	2	50											4	100
GENDER 19/																				
MALE	3	50			1	17	2	33											6	100
FEMALE					1	100													1	100
JOINT (MALE/FEMALE)	1	13	1	13	2	25	4	50											8	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	2	100																	2	100
50-79% OF MSA/MD MEDIAN	1	25	1	25	1	25	1	25											4	100
80-99% OF MSA/MD MEDIAN	1	33			1	33	1	33											3	100
100-119% OF MSA/MD MEDIAN							2	100											2	100
120% OR MORE OF MSA/MD MEDIAN					2	100													2	100
INCOME NOT AVAILABLE 6/							2	100											2	100

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Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN					1	100													1	100
BLACK OR AFRICAN AMERICAN																				
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE	1	33					2	67											3	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	1	25			1	25	2	50											4	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	1	33					2	67											3	100
OTHERS, INCL. HISPANIC					1	100													1	100
GENDER 19/																				
MALE	1	50					1	50											2	100
FEMALE																				
JOINT (MALE/FEMALE)					1	50	1	50											2	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1	100																	1	100
50-79% OF MSA/MD MEDIAN							1	100											1	100
80-99% OF MSA/MD MEDIAN																				
100-119% OF MSA/MD MEDIAN							1	100											1	100
120% OR MORE OF MSA/MD MEDIAN					1	100													1	100
INCOME NOT AVAILABLE 6/																				

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Applicant Characteristics	Debt-to- Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Unverifiable Information		Credit App. Incomplete		Mortgage Insurance Denied		Other		Total /22	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
RACE 5/																				
AMERICAN INDIAN/ALASKA NATIVE																				
ASIAN																				
BLACK OR AFRICAN AMERICAN																				
NAT HAWAIIAN/OTHER PACIFIC ISL																				
WHITE	1	25			2	50	1	25											4	100
2 OR MORE MINORITY RACES																				
JOINT (WHITE/MINORITY RACE)																				
RACE NOT AVAILABLE 6/																				
ETHNICITY 7/																				
HISPANIC OR LATINO																				
NOT HISPANIC OR LATINO	1	25			2	50	1	25											4	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)																				
ETHNICITY NOT AVAILABLE 6/																				
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	1	25			2	50	1	25											4	100
OTHERS, INCL. HISPANIC																				
GENDER 19/																				
MALE																				
FEMALE	1	50			1	50													2	100
JOINT (MALE/FEMALE)					1	50	1	50											2	100
GENDER NOT AVAILABLE 6/																				
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	1	50			1	50													2	100
50-79% OF MSA/MD MEDIAN																				
80-99% OF MSA/MD MEDIAN					1	100													1	100
100-119% OF MSA/MD MEDIAN																				
120% OR MORE OF MSA/MD MEDIAN							1	100											1	100
INCOME NOT AVAILABLE 6/																				

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN	1										
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	15	1	1						3.44	3.44	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	16	1	1						3.44	3.44	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	15	1	1						3.44	3.44	
OTHERS, INCLUDING HISPANIC	1										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1										
50-79% OF MSA/MD MEDIAN	8	1	1						3.44	3.44	
80-99% OF MSA/MD MEDIAN	3										
100-119% OF MSA/MD MEDIAN	1										
120% OR MORE OF MSA/MD MEDIAN	3										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	5	1	1						3.44	3.44	
FEMALE	3										
JOINT (MALE/FEMALE)	8										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	6	1	1						3.44	3.44	
10-19% MINORITY	9										
20-49% MINORITY	1										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	2										
MIDDLE INCOME	13	1	1						3.44	3.44	
UPPER INCOME	1										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN	167									
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	1775	94	94						3.44	3.44
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	1942	94	94						3.44	3.44
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	1775	94	94						3.44	3.44
OTHERS, INCLUDING HISPANIC	167									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	67									
50-79% OF MSA/MD MEDIAN	959	94	94						3.44	3.44
80-99% OF MSA/MD MEDIAN	342									
100-119% OF MSA/MD MEDIAN	138									
120% OR MORE OF MSA/MD MEDIAN	436									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	622	94	94						3.44	3.44
FEMALE	361									
JOINT (MALE/FEMALE)	959									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	702	94	94						3.44	3.44
10-19% MINORITY	1096									
20-49% MINORITY	144									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	310									
MIDDLE INCOME	1528	94	94						3.44	3.44
UPPER INCOME	104									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	3									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	1									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	3									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	1									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	3									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	1									
50-79% OF MSA/MD MEDIAN	1									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN	1									
120% OR MORE OF MSA/MD MEDIAN	1									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	3									
FEMALE										
JOINT (MALE/FEMALE)	1									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	1									
20-49% MINORITY	3									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	3									
MIDDLE INCOME	1									
UPPER INCOME										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/	MEDIAN 31/
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	477									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	107									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	477									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	107									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	477									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	107									
50-79% OF MSA/MD MEDIAN	136									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN	175									
120% OR MORE OF MSA/MD MEDIAN	166									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	409									
FEMALE										
JOINT (MALE/FEMALE)	175									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	166									
20-49% MINORITY	418									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	418									
MIDDLE INCOME	166									
UPPER INCOME										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	3										
BLACK OR AFRICAN AMERICAN	2										
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	38										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/	1										
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	43										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	1										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	38										
OTHERS, INCLUDING HISPANIC	5										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	9										
50-79% OF MSA/MD MEDIAN	12										
80-99% OF MSA/MD MEDIAN	4										
100-119% OF MSA/MD MEDIAN	7										
120% OR MORE OF MSA/MD MEDIAN	12										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	8										
FEMALE	17										
JOINT (MALE/FEMALE)	19										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	17										
10-19% MINORITY	19										
20-49% MINORITY	8										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	7										
MIDDLE INCOME	24										
UPPER INCOME	13										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED	REPORTED	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	PRICING DATA	PRICING DATA	3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE	MEAN 30/	MEDIAN 31/
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN	746									
BLACK OR AFRICAN AMERICAN	158									
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	5641									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/	175									
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	6545									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/	175									
MINORITY STATUS 8/										
WHITE NON-HISPANIC	5641									
OTHERS, INCLUDING HISPANIC	904									
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	690									
50-79% OF MSA/MD MEDIAN	1249									
80-99% OF MSA/MD MEDIAN	676									
100-119% OF MSA/MD MEDIAN	1127									
120% OR MORE OF MSA/MD MEDIAN	2978									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	1448									
FEMALE	2285									
JOINT (MALE/FEMALE)	2987									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	3293									
10-19% MINORITY	2145									
20-49% MINORITY	1282									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	823									
MIDDLE INCOME	2929									
UPPER INCOME	2968									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	#	#	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 - 8.99 #	9 - 9.99 #	10 OR MORE #	MEAN	MEDIAN
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	3									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	3									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	3									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN	1									
120% OR MORE OF MSA/MD MEDIAN	2									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE	1									
JOINT (MALE/FEMALE)	2									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	1									
10-19% MINORITY	1									
20-49% MINORITY	1									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	1									
MIDDLE INCOME	2									
UPPER INCOME										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED	REPORTED	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	PRICING DATA	PRICING DATA	5 - 5.99	6 - 6.99	7 - 7.99	8 - 8.99	9 - 9.99	10 OR MORE	MEAN 30/	MEDIAN 31/
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	82									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	82									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	82									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN	16									
120% OR MORE OF MSA/MD MEDIAN	66									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE	16									
JOINT (MALE/FEMALE)	66									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	47									
10-19% MINORITY	16									
20-49% MINORITY	19									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	19									
MIDDLE INCOME	63									
UPPER INCOME										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/ #
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN	
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	11	2	1	1					3.81	3.81	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	11	2	1	1					3.81	3.81	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	11	2	1	1					3.81	3.81	
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	2										
50-79% OF MSA/MD MEDIAN	1	1		1					4.52	4.52	
80-99% OF MSA/MD MEDIAN	1	1	1						3.10	3.10	
100-119% OF MSA/MD MEDIAN	4										
120% OR MORE OF MSA/MD MEDIAN	3										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1	1		1					4.52	4.52	
FEMALE	2										
JOINT (MALE/FEMALE)	8	1	1						3.10	3.10	
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	4	1		1					4.52	4.52	
10-19% MINORITY	6	1	1						3.10	3.10	
20-49% MINORITY	1										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	3										
MIDDLE INCOME	6	2	1	1					3.81	3.81	
UPPER INCOME	2										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/ \$000'S	MEDIAN 31/ \$000'S
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	1525	237	101	136					3.91	4.52
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	1525	237	101	136					3.91	4.52
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	1525	237	101	136					3.91	4.52
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	191									
50-79% OF MSA/MD MEDIAN	138	136		136					4.52	4.52
80-99% OF MSA/MD MEDIAN	201	101	101						3.10	3.10
100-119% OF MSA/MD MEDIAN	538									
120% OR MORE OF MSA/MD MEDIAN	457									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	172	136		136					4.52	4.52
FEMALE	191									
JOINT (MALE/FEMALE)	1162	101	101						3.10	3.10
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	663	136		136					4.52	4.52
10-19% MINORITY	682	101	101						3.10	3.10
20-49% MINORITY	180									
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	328									
MIDDLE INCOME	839	237	101	136					3.91	4.52
UPPER INCOME	358									

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN	#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	3										
BLACK OR AFRICAN AMERICAN	3										
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	53	1	1						3.16	3.16	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	1										
RACE NOT AVAILABLE 6/	1										
ETHNICITY 7/											
HISPANIC OR LATINO	2										
NOT HISPANIC OR LATINO	58	1	1						3.16	3.16	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	1										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	51	1	1						3.16	3.16	
OTHERS, INCLUDING HISPANIC	9										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	4										
50-79% OF MSA/MD MEDIAN	12	1	1						3.16	3.16	
80-99% OF MSA/MD MEDIAN	5										
100-119% OF MSA/MD MEDIAN	13										
120% OR MORE OF MSA/MD MEDIAN	27										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	8	1	1						3.16	3.16	
FEMALE	12										
JOINT (MALE/FEMALE)	40										
GENDER NOT AVAILABLE 6/	1										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	30										
10-19% MINORITY	18	1	1						3.16	3.16	
20-49% MINORITY	13										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	14	1	1						3.16	3.16	
MIDDLE INCOME	22										
UPPER INCOME	25										

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BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/	
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/ \$000'S	MEDIAN 31/ \$000'S	
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN	663										
BLACK OR AFRICAN AMERICAN	464										
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	8085	72	72						3.16	3.16	
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	245										
RACE NOT AVAILABLE 6/	196										
ETHNICITY 7/											
HISPANIC OR LATINO	176										
NOT HISPANIC OR LATINO	9281	72	72						3.16	3.16	
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/	196										
MINORITY STATUS 8/											
WHITE NON-HISPANIC	7909	72	72						3.16	3.16	
OTHERS, INCLUDING HISPANIC	1548										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	363										
50-79% OF MSA/MD MEDIAN	1427	72	72						3.16	3.16	
80-99% OF MSA/MD MEDIAN	731										
100-119% OF MSA/MD MEDIAN	1659										
120% OR MORE OF MSA/MD MEDIAN	5473										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1570	72	72						3.16	3.16	
FEMALE	1419										
JOINT (MALE/FEMALE)	6468										
GENDER NOT AVAILABLE 6/	196										
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	5419										
10-19% MINORITY	2355	72	72						3.16	3.16	
20-49% MINORITY	1879										
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	1730	72	72						3.16	3.16	
MIDDLE INCOME	2963										
UPPER INCOME	4960										

DISCLOSURE TABLE 12-1: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL MANUFACTURED HOME-PURCHASE LOANS, FIRST LIEN, OWNER OCCUPIED DWELLING, BY BORROWER OR CENSUS TRACT CHARACTERISTICS, 2008

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Borrower or Census Tract Characteristics	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's	#	\$000's
BORROWER CHARACTERISTICS												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	3	109					3	109				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	3	109					3	109				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	3	109					3	109				
OTHERS, INCLUDING HISPANIC												
INCOME 9/												
LESS THAN 50% OF MSA/MD MEDIAN	1	24					1	24				
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	1	42					1	42				
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	1	43					1	43				
INCOME NOT AVAILABLE 6/												
GENDER 19/												
MALE												
FEMALE	1	24					1	24				
JOINT (MALE/FEMALE)	2	85					2	85				
GENDER NOT AVAILABLE 6/												
CENSUS TRACT CHARACTERISTICS 10/												
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	1	24					1	24				
10-19% MINORITY	2	85					2	85				
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	2	85					2	85				
MIDDLE INCOME												
UPPER INCOME	1	24					1	24				

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	70	8	86				
FHA	22		25				
VA	8		1				
FSA/RHS	2						
LOANS ORIGINATED							
CONVENTIONAL	51	4	64				
FHA	17		13				
VA	4						
FSA/RHS	2						
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL	9	3	12				
FHA			3				
VA	1		1				
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	5		7				
FHA	1		8				
VA	1						
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL	3	1					
FHA	2						
VA	1						
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL	2		3				
FHA	2		1				
VA	1						
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL	9		NA	NA	NA	NA	NA
FHA	3		NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL	38		59				
FHA	15		12				
VA	4						
FSA/RHS	2						

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LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	3						
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	3						
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

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BORROWER OR CENSUS TRACT CHARACTERISTICS	PREAPPROVALS RESULTING IN ORIGINATIONS		PREAPPROVALS APPROVED BUT NOT ACCEPTED 29/		PREAPPROVALS DENIED	
	#	\$000'S	#	\$000'S	#	\$000'S
BORROWER CHARACTERISTICS						
RACE 5/						
AMERICAN IND/ALASKA NATIVE			NA	NA	NA	NA
ASIAN			NA	NA	NA	NA
BLACK OR AFRICAN AMERICAN	1	64	NA	NA	NA	NA
NAT HAWAIIAN/OTHER PACIFIC ISL			NA	NA	NA	NA
WHITE	8	1106	NA	NA	NA	NA
2 OR MORE MINORITY RACES			NA	NA	NA	NA
JOINT (WHITE/MINORITY RACE)			NA	NA	NA	NA
RACE NOT AVAILABLE 6/			NA	NA	NA	NA
ETHNICITY 7/						
HISPANIC OR LATINO			NA	NA	NA	NA
NOT HISPANIC OR LATINO	9	1170	NA	NA	NA	NA
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)			NA	NA	NA	NA
ETHNICITY NOT AVAILABLE 6/			NA	NA	NA	NA
MINORITY STATUS 8/						
WHITE NON-HISPANIC	8	1106	NA	NA	NA	NA
OTHERS, INCLUDING HISPANIC	1	64	NA	NA	NA	NA
INCOME 9/						
LESS THAN 50% OF MSA/MD MEDIAN	3	252	NA	NA	NA	NA
50-79% OF MSA/MD MEDIAN	3	320	NA	NA	NA	NA
80-99% OF MSA/MD MEDIAN			NA	NA	NA	NA
100-119% OF MSA/MD MEDIAN	1	124	NA	NA	NA	NA
120% OR MORE OF MSA/MD MEDIAN	2	474	NA	NA	NA	NA
INCOME NOT AVAILABLE 6/			NA	NA	NA	NA
GENDER 19/						
MALE	2	474	NA	NA	NA	NA
FEMALE	2	188	NA	NA	NA	NA
JOINT (MALE/FEMALE)	5	508	NA	NA	NA	NA
GENDER NOT AVAILABLE 6/			NA	NA	NA	NA
CENSUS TRACT CHARACTERISTICS 10/						
RACIAL/ETHNIC COMPOSITION 11/						
LESS THAN 10% MINORITY	3	491	NA	NA	NA	NA
10-19% MINORITY	4	454	NA	NA	NA	NA
20-49% MINORITY	2	225	NA	NA	NA	NA
50-79% MINORITY			NA	NA	NA	NA
80-100% MINORITY			NA	NA	NA	NA
INCOME CHARACTERISTICS 12/ 13/						
LOW INCOME			NA	NA	NA	NA
MODERATE INCOME	3	289	NA	NA	NA	NA
MIDDLE INCOME	4	407	NA	NA	NA	NA
UPPER INCOME	2	474	NA	NA	NA	NA

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PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/	44	3	61				NA
PRICING REPORTED			1				NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)			3.16				NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)			3.16				NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA	62				NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/							NA
PRICING REPORTED							NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA					NA